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ABSTRACT

This fact sheet, an update of a report published in 1987, provides an overview of the financial aid system for postsecondary education. It covers the various types of financial aid, the technical words and phrases used to discuss it, and the process involved in its disbursement. The fact sheet discusses the roles and responsibilities of those who play a significant part in the process of providing aid, such as the postsecondary educational institution, state and federal government, and private resources. It addresses the financial aid application procedure and suggests timelines and resources for individuals seeking financial aid. Particular attention is given to those expenses that are considered disability related, and suggestions are made about ways in which some of those expenses may be met. A brief description is provided of state vocational rehabilitation agencies, and services they provide, and the interaction between the state agency and the financial aid offices of postsecondary institutions. Additional possibilities for financial assistance are suggested, and 12 printed resources are described. (JDD)

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Higher Education and Adult Training for people with Handicaps

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FINANCIAL AID FOR STUDENTS WITH DISABILITIES

Education beyond high school in the United States is optional but has become a necessary investment in future employment and life satisfaction for many people. Most, however, can't afford to make this investment without some outside monetary assistance in meeting the cost of postsecondary education. Over the years public and private sources of money have been developed specifically to provide that help for education. As increasing, but limited, amounts of money have become available, a standardized method of determining eligibility has evolved to promote equitable disbursement of student financial aid. This process is known as the financial aid system.

The financial aid system is based upon a partnership between the student, parents, postsecondary educational institution, state and federal government, and available private resources. For the student with a disability the partnership may be extended to include a Vocational Rehabilitation Agency and the Social Security Administration. Such a partnership requires cooperation of all, and an understanding by each of their responsibilities within the financial aid process.

Obtaining financial aid can be a complex process. Laws are frequently amended and eligibility requirements, policy, and disbursement of governmental funds change each year. As the costs of obtaining postsecondary education rise, keeping informed about changes in the financial aid system becomes imperative. This fact sheet provides an overview of the financial aid system. It also discusses the roles and responsibilities of those who play a significant part in the process of providing aid to students with disabilities. The fact sheet also addresses the financial aid application procedure, and suggests timelines and resources for those individuals seeking financial aid. While most of the information in this fact sheet will not change from year to year, specific rules, award amounts, eligibility criteria, or special programs change frequently. Be sure to check specific details each year during which you apply for aid. The HEATH staff have prepared this fact sheet as a resource for students, parents, and all professionals who assist students with disabilities to secure financial assistance for postsecondary education.

The discussion below covers the various types of financial aid, the technical words and phrases used to discuss it, and the process involved in its disbursement. Particular attention is given to those expenses which are considered disability related, and suggestions are made about ways in which some of those expenses may be met. There follows a brief description of Vocational Rehabilitation (VR) Agencies, the services that they may provide, and the interaction between the state VR agency and the Financial Aid Office of a postsecondary institution. Finally, suggestions are offered about additional possibilities for financial assistance.

WHAT IS FINANCIAL AID?

Financial aid is a system of financial assistance to help individuals meet their educational expenses when their own resources are not sufficient. A student who believes that his own and family resources are not sufficient to pay for all the costs of attendance (tuition, room and board, books, transportation, campus activities, etc.) should apply for financial aid through the Financial Aid Office of the institution he or she plans to attend. Three types of aid are available:

1. Grants–Gifts and scholarships which do not have to be repaid
2. Loans—Money borrowed to cover school costs, which must be repaid (usually with interest) over a specified period of time (usually after the student has left school or graduated)
3. Work—Employment which enables a student to earn a portion of school costs.

The Federal Government contributes to all three types of student financial aid. These programs are explained in a booklet called **Five Financial Aid Programs: A Student Consumer's Guide.** Free copies of this booklet (in print or disc) may be obtained by writing Federal Student Aid Programs, Department DEA-86, Pueblo, CO 81009. The programs described in the booklet include:

1. Pell Grants
2. Supplemental Educational Opportunity Grants (SEOG)
3. College Work-Study (CW-S)
4. Perkins Loans (formerly National Direct Student Loans)
5. Guaranteed Student Loans (GSL) and PLUS Loans/Supplemental Loans Students (SLS)

All of these programs are based upon financial need of the student, and his or her family. Some colleges, states, and other entities may also offer aid that is **merit-based** which means that funds are provided to students without regard to financial need, if certain conditions (such as

high grades) are met. The Financial Aid Officer at the school of your choice is the best resource for locating merit based or any other financial aid resources for that school.

WHAT IS FAMILY CONTRIBUTION?

The family contribution is the amount of money the **family** of a student (parents and the student him or herself) is expected to contribute toward college expenses. The amount the family is expected to contribute is calculated by a standardized formula that takes into account family's financial resources (income and assets), family size, and basic living expenses. The calculation of family contribution is based on information provided by the student's family on a standardized needs analysis form such as Financial Aid Form (FAF, published by College Scholarship Service, Box 2700, Princeton, New Jersey 08541), the Family Financial Statement (FFS, published by American College Testing, Student Needs Analysis Service, P.O. Box 1000, Iowa City, Iowa 52243), or the Application for Federal Student Aid (AFSA) published by the U.S. Department of Education, (OSFA, Washington, DC 20202). Each institution specifies which form is required or may provide its own form. These forms are available from high school counselors as well as Financial Aid Offices in colleges to which one might apply.

Many students receive little or no financial support from their parents in order to enroll in a postsecondary education program, and the financial aid system recognizes this situation. Students may qualify as financially **independent** if the individual is 24 years of age or older by December 31 of the award year *or* meets any of the following requirements as stated in the Higher Education Amendments of 1986:

- is an orphan or ward of the court;
- is a veteran of the Armed Forces of the United States;
- is a graduate or professional student who declares that he or she will not be claimed as a dependent for income tax purposes by his or her parents (or guardians) for the first calendar year of the award year;
- is a married individual who declares that he or she will not be claimed as a dependent for income tax purposes by his or her parents (or guardians) for the first calendar year of the award year;
- has legal dependents other than a spouse;
- is a single undergraduate student with no dependents who was not claimed as a dependent by his or her parents (or guardian) for income tax purposes during the two calendar years preceding the award year, and demonstrates to the student financial aid administrator total self-sufficiency during the two calendar years preceding the award year in which the initial award will be granted by demonstrating an annual total income of $4000; or
- is a student for whom a financial aid administrator makes a documented determination of independence by reason of other unusual circumstance. For those who qualify as financially independent the Family Contribution for college is calculated on the basis of their own income and assets (and that of their spouse, if they are married).

Expenses		**Family Contribution**		**Financial Need**
Tuition, fees, books and supplies, room, board, transportation, personal expenses, child care, expenses related to disability.*	–	Amount family and or student is expected to contribute toward cost of education (summer savings, contribution from income or assets, veterans benefits, social security benefits, welfare, etc.)	=	May be met by financial aid package (see page 3 for explanation of package)

*Some expenses may not be considered in the determination of financial need. See the subheading "What expenses are considered disability-related?"

WHAT IS FINANCIAL NEED?

The Financial Need of the student is the difference between the student's educational expenses and the amount of money the family is expected to contribute. In general terms, the formula to determine financial need is illustrated in the box above.

There is no guarantee, however, that any one institution will be able to meet the total financial need of a student, disabled or not.

WHAT IS THE FINANCIAL AID PROCESS?

The financial aid process is the method used by the student to apply for funds from the financial aid system. The process is designed to serve equitably over 15 million applicants from over 4000 postsecondary education institutions. The scope of the financial aid system requires that the application process be standardized. Describing special circumstances or needs, therefore, may require additional effort on the part of the applicant. Applicants who have special needs, such as disability related expenses, should express those needs in their application for aid. Because of the complexity of the system, however, they must take care to express those needs within the context of the system as explained below. Changing conditions can be reflected in a Special Conditions form.

According to many directors of financial aid, taking care to be **early and accurate** in applying for aid are the most important steps in the financial aid process. However, completing the financial aid application form requires you to report actual or estimated income tax information well in advance of the April 15th Internal Revenue Service (IRS) tax deadline. Having this information available several months before a family usually prepares the income tax form calls for advanced planning. Campus Financial Aid officers suggest that a family estimate the tax information in time to complete the appropriate financial aid form by the announced deadline. If the actual IRS tax information is different from the estimate, send an amended report when it is available to the Financial Aid Officer rather

	SCHOOL A	SCHOOL B
COST OF ATTENDANCE (tuition, fees, room, board, books, supplies, transportation, disability-related expenses, misc.)	$5,000	$10,000
FAMILY CONTRIBUTION	$1,000	$1,000
Need for Financial Aid (cost minus family contribution)	**$4,000**	**$9,000**
SOURCES OF FINANCIAL AID		
Pell Grant	$1,100	$1,100
Federal Campus-based Aid SEOG, Work-Study, Perkins)	$1,500	$3,000
Aid from Institution	$400	$2,000
Guaranteed Student Loan	$1,000	$2,500
Total Financial Aid	**$4,000**	**$8,600**
Total Unmet Financial Need (to be met from outside sources: additional family contribution, PLUS/SLS loans for parents or students, local/ disability-specific scholarships, etc.)	**$0**	**$400**

than delay sending the form in the first place. If an individual's aid information is not processed and forwarded to the appropriate schools by January or February, institutional processing deadlines may be missed and the student may lose priority for financial aid. If the family mistakenly reports only the taxes withheld on the W-2 form and not the complete tax information from the 1040 and other IRS forms, the financial aid form must be returned to the family to provide the necessary information, causing unnecessary additional delay. Students and their families should be aware that because college aid and IRS application deadlines may conflict and may call for differing information, a very early and accurate preparation is necessary so that all deadlines can be met with appropriate information.

WHAT IS A FINANCIAL AID PACKAGE?

The Financial Aid Package is a combination of financial aid resources (Grants, loans, work) put together by the college Financial Aid administrator and designed to meet, as closely as possible, a student's individual financial need. The amount and types of assistance in a package depend on the cost of attendance at a particular institution, student's need, availability of funds at the institution, and funds available from outside sources. Thus, a student may be offered two different financial aid packages if he or she applies to two different schools. It pays for a student to shop around and compare not only the dollars offered, but also the composition of the financial aid package each institution offers. The examples in the chart above illustrate different packages of financial aid which a student might be offered at two different schools: School A which costs $5,000 to attend and School B which costs $10,000.

Note: The aid amounts are for illustration purposes only and do not necessarily reflect actual amounts from campus to campus. However, it costs twice as much to attend School B as School A.

In the examples above, School B offers $8,600 this year whereas School A offers less than half of that. In fact, if the student chooses School B, he must find $400 more than the expected family contribution. On the other hand, School B may have the academic program of choice and necessary support services. Thus, the student may believe that in the long run, School B is the right choice.

In addition to comparing the total dollars offered in aid by each school, however, students need to consider level of indebtedness, terms of repayment, and the school's policy on how the aid packages are combined over time. Students, their families, financial aid personnel, and, where relevant, rehabilitation counselors of students with disabilities are concerned about what level of indebtedness a student can reasonably assume upon completion of education. Often career choices determine (or are determined by) level of indebtedness from loans and terms of repayment of financial aid loans.

From year to year Financial Aid officers may vary the combination of grant, loan, and work-study money in a student's aid package, emphasizing loans for freshmen and work-study/scholarship in later school years—or the other way around. There is no uniform policy on financial aid package combinations over time. It is definitely appropriate to ask the Financial Aid Officer what the school's policy is during the progression from freshman to graduate student.

WHAT EXPENSES ARE CONSIDERED DISABILITY RELATED?

The student with a disability is often faced with additional expenses not incurred by other students. These may include:

- special equipment related to the disability and its maintenance
- expenses of services for readers, interpreters, notetakers, or personal care attendants
- transportation necessary to pursue an academic program, if regular transportation is not accessible
- medical expenses relating directly to the individual's disability that are not covered by insurance

Students should be sure to include disability-related expenses that may previously have been covered by the family budget. These may include food and veterinary bills for dog guides, batteries for hearing aids and a Telecommunication Device for the Deaf (TDD), or the cost of recruiting

and training readers or personal care attendants. Often, leaving home necessitates the purchase of new or additional equipment that will allow the student to be independent at school. For example, the student's secondary school may have furnished disability-related equipment necessary for use in school, but that equipment belongs to and remains at the high school after the student graduates. Students with disabilities should seek assistance from the Disabled Student Services Office and/or Financial Aid Office to determine disability-related expenses. Once these expenses are identified students should provide the Financial Aid Officer with documentation of any disability-related expense which is required to insure attainment of the student's educational goal. Depending upon the institution, documentation may be simply a written statement of explanation by the student or an official statement by a doctor or Vocational Rehabilitation counselor. To be certain, the student should check with the Financial Aid Office.

Some of the special equipment and support services may be available at the postsecondary institution, through public and private community organizations, the state Vocational Rehabilitation Agency, or organizations of and for people with disabilities. The student should check with the Student Services Personnel, 504 Coordinator, or Disabled Students Office at the postsecondary institution. Probably the most valuable resource to a new student is the network of students with disabilities already on campus. Disabled students who have had similar experiences and similar needs are likely to have practical advice and low cost solutions to problems that students with disabilities frequently meet.

Regardless of whether the student is able to obtain any special equipment or services through the institution or elsewhere, it is still important to let the Financial Aid Officer know of any anticipated expenses. Such information is considered in the determination of the student's financial need, on which all aid decisions are based.

HOW DOES VOCATIONAL REHABILITATION FIT INTO THE FINANCIAL AID PROCESS?

Assistance to students with disabilities is often provided by state Vocational Rehabilitation (VR) Agencies. In some states there are two agencies: a general agency and one for blind or visually impaired persons. In other states, there is one agency serving all persons with disabilities. State Vocational Rehabilitation Agency titles vary from state to state, and thus may be hard to locate in the telephone directory. You may contact a state education agency, public library, or Governor's Committee on Employment of the Handicapped for the telephone number and address of your local VR agency.

The local Vocational Rehabilitation Agency has VR counselors who can help a disabled person determine eligibility for assistance. The VR program is an eligibility program, rather than an entitlement program. To be eligible for services, an individual must have a disability which is a substantial handicap to employment and must have potential for employment as a result of rehabilitation services. The primary goal of a VR counselor is to make the client employable; therefore, the counselor will look closely at a student's educational plans in terms of job potential. While initial counseling and evaluation are open to all, the counselor may determine that a client is not eligible for other services based on State Agency policies governing economic need, order of selection, and other policies of the agency.

Among the services that may be provided by VR Agencies to a student who is a client are:

- Tuition expenses
- Reader services for blind and learning disabled persons and interpreter services for hearing impaired persons; individually prescribed aids and devices, which are authorized in advance in an Individualized Written Rehabilitation Program (IWRP) developed jointly by the client and the counselor
- Telecommunications, sensory, and other technological aids and devices
- Other goods and services, which help render an individual who is handicapped employable.

The above items may differ from state to state, or be subject to a test of a client's ability to pay or the use of available resources from another social service agency before a commitment of VR funds is made. To understand why there are differences among and between states' VR programs, one needs to know that the U.S. Department of Education, Rehabilitation Services Administration (RSA) administers the Rehabilitation Act, but each participating state administers its own program through the provisions of a state plan which has been developed under the guidelines of the Act and which has been approved by RSA. For additional information request **Vocational Rehabilitation Services—A Postsecondary Student Consumer's Guide** from HEATH.

IS THERE COORDINATION BETWEEN THE VOCATIONAL REHABILITATION AGENCIES AND THE FINANCIAL AID OFFICES?

Most states have developed working agreements between state associations of Financial Aid Officers and Vocational Rehabilitation administrators. These agreements, while not legally binding, allow for a coordinated effort in providing funds for students with disabilities in participating states. The agreement, or memorandum of understanding, establishes the process a VR agency and postsecondary educational institution should follow in determining the aid to be granted to the VR client/student. **Students served by VR are required to apply for student financial aid** under the guidelines of the Vocational Rehabilitation/Financial Aid Cooperative Agreements discussed below.

Through standardized information exchange forms, the two offices (VR and institution Financial Aid) are kept abreast of what the other is

doing. The process is not a simple one; it takes time and requires a constant determined effort by both offices and the student. Often a student's aid package is recalculated several times as any new information is provided by either office.

The best advice for a student with a disability in the quest for financial assistance is to contact as early as possible both the VR agency where the student is a client and the Financial Aid Office of the institution that the student plans to attend to be sure to meet both their deadlines. The institution will determine the student's eligibility for student financial assistance and develop an award package. Meanwhile, VR will also determine the student's additional disability-related needs, and, if possible, award funds. Whatever is not covered by the VR Agency can be recalculated by the institution into the student's expenses and, if funds allow, the student's award increased. Even with excellent cooperation between the Financial Aid Officer and the Vocational Rehabilitation counselor, there still may be remaining need for additional family contribution or loans.

IS FINANCIAL AID AVAILABLE FOR GRADUATE STUDY?

The increasing importance of graduate or professional study as part of the educational process has caused concern over the availability of funds for graduate study. After a student completes an undergraduate degree program, he or she is no longer eligible for many sources of federal and state funds. Other programs may serve graduate students, but only after all undergraduates have been served. Almost all VR agencies refuse to fund post baccalaureate education, because there is the expectation of employability after completion of a technical, community college, or undergraduate degree program. Students who are pursuing a second bachelor's degree also find problems in obtaining funding unless exceptional circumstances prevail. Most students, regardless of disability, find themselves financing their graduate study without VR assistance. They use the traditional routes of institutional scholarships in the field of study, part-time or alternate semester employment, loans, savings, assistantships, and family contribution as the primary routes to the graduate degree.

ARE THERE OTHER POSSIBLE SOURCES FOR FINANCIAL ASSISTANCE?

Supplemental Security Income

Supplemental Security Income (SSI) is a Federal program set up to provide financial assistance to persons who are aged, blind, and disabled who have little or no income and resources. The amount of SSI payment is dependent upon the income and resources of the client. (If the student is under 18, some of the parent's income and resources will be included.) The student should be aware that earnings from work-study or other work may affect SSI benefits. If the Social Security Administration approves a **Plan for Achieving Self Support,** the student would be able to set aside income and resources that are being used toward a specific vocational goal (tuition, savings for equipment or other needs) and continue to receive SSI payments. Plans can be developed by Vocational Rehabilitation counselors, public or private social agencies or groups, anyone assisting the student, or by the student. For more information regarding SSI and the Plan for Achieving Self Support contact the local Social Security Administration office.

Social Security Benefits

The Social Security Disability Insurance (SSDI) program allows workers and eligible dependents to receive monthly cash benefits because of a period of disability. A student who has been employed, may file based on his or her own work record. If the parents of a student with a disability have filed for Social Security or if a parent is deceased, the student may also qualify for dependents' benefits based on the parent's work record. For further information on the student provisions and eligibility requirements of the various Social Security programs, contact the local Social Security Administration office.

Talent Search, Educational Opportunity Centers, and Special Services for Disadvantaged Students

Talent Search and Educational Opportunity Centers are federally funded programs located at various sites across the country. Some are part of a postsecondary institution and some have been established as part of a private or public organization. These programs were set up to provide counseling and other services to disadvantaged students and students with disabilities. One of the responsibilities of the program is to help place students and sometimes help to negotiate financial assistance for students with the postsecondary institution. Many colleges also have federally funded programs of services for disadvantaged students, including students with disabilities. These programs provide some services, academic assistance, and may provide financial assistance as well. Because each program is individualized to a specific campus, check with the campus of your choice to determine if there is a Special Services Program, and what services are offered.

For more information on the location of Talent Search, Educational Opportunity Centers, and Special Services Programs, contact Chief, Special Services Branch, Division of Student Services Programs, Box 23772, L'Enfant Plaza Station, Washington, DC 20026-3772. (202) 732-4804 (for information on program location **only**).

State Programs

Most states now have some form of student assistance. These programs vary by state. To find out the details of state grants and loans students should contact their high school counselor or college Financial Aid administrator. A listing of state grant and loan agencies is included in the **Student Guide—Five Federal Financial Aid Programs** (contact address is included in the Resource list on page 8).

Additional Scholarship Information

Scholarships specifically designated for students with disabilities are extremely limited. Students are urged to read the publications listed in the Selected Resources section of this paper and to pursue the scholarships available for qualities other than disability. Listed below are the few disability specific scholarships that have come to HEATH staff attention.

Alexander Graham Bell Association of the Deaf
3417 Volta Place, N.W.
Washington, DC 20007
(202) 337-5220 (voice/TDD)

American Council of the Blind
1010 Vermont Ave.
Washington, DC 20005
(800) 424-8666 or (202) 393-3666

American Foundation for the Blind
15 West 16th Street
New York, NY 10011
(800) 232-5463 or (212) 620-2000

Central Intelligence Agency (CIA)
Contact Malle Nomm, HPM/OEEO, CIA
Washington, DC 20505
(703) 874-4465

Council of Citizens with Low Vision (CCLV)
1400 N. Drake Road, #218
Kalamazoo, MI 49007
(616) 381-9566

Electronic Industries Foundation (EIF)
Contact Carol Dunlop, EIF,
1901 Pennsylvania Avenue, NW,
Suite 700
Washington, DC 20006
(202) 955-5816

Foundation for Science & the Handicapped
1141 Iroquois Drive #114
Naperville, IL 60540
(Letters only)

Immune Deficiency Foundation
P.O. Box 586
Columbia, MD 21045
(301) 461-3127

Learning Disability Association
4156 Library Road
Pittsburgh, PA 15234
(412) 341-1515

Lifecare Scholarship for Respirator-Dependent
505 Central Ave.
Boulder, CO 80301
(Letters only)

National Federation of the Blind
1800 Johnson Street
Baltimore, MD 21230
(301) 659-9314

National Association of the Deaf
Stokoe Scholarship (graduate)
814 Thayer Ave.
Silver Spring, MD 20910
(301) 587-1788 (voice/TDD)

Recording for the Blind
20 Rozelle Road
Princeton, NJ 08540
(609) 452-0606

Ronnie Milsap Foundation
600 Renaissance Center
Detroit, MI 48234
(313) 567-1920

Spina Bifida Association of America
1700 Rockville Pike, Suite 540
Rockville, MD 20852
(800) 621-3141 or (301) 770-7222

United Cerebral Palsy Association
66 East 34th Street
New York, NY 10016
(800) 872-1827 or (212) 481-6300

World Institute on Disability
Contact Judy Heumann
1720 Oregon Street, Suite 4
Berkeley, CA 94703
(Letters only)

World Rehabilitation Fund
Contact Diane Woods, International Exchange of Experts and Information in Rehabilitation, World Rehabilitation Fund
400 E. 34th Street
New York, NY 10016
(Letters only)

Local or college specific grants include the Braverman Scholarship at the *University of Iowa;* Olney Scholarship in *Aiken County, South Carolina;* Smith Scholarship at the *University of Wyoming;* Fowler, Phi Sigma Delta and Delta Chi Scholarships at *Pennsylvania State University;* Amy Reiss Blind Student Scholarship at *Fordham Law School;* Barbara Zackman Zuckwert Scholarship (for blind part-time student) at *George Washington University;* Guttenberg Scholarship Endowment Fund (for physically handicapped students) at *New Jersey Institute of Technology;* and the Division of Rehabilitation Education Scholarships at *University of Illinois/Champaign,* and Charlotte Newcombe grants at some colleges in the middle Atlantic states—all designated for students with disabilities.

Private Scholarships

A variety of unique situations, which may have nothing to do with disability, may make a student eligible for private scholarships. They may include parents' place or type of work, military experience, ethnic background; student's career goals; religious affiliation; extracurricular activities, etc. Such scholarships may be researched by purchasing or borrowing books about financial aid from a school or public library. Several of these are mentioned in the bibliography at the end of this paper. There are very few scholarships available for persons whose unique situation is disability. Since there is not a central list of scholarships for students with

disabilities, HEATH staff has surveyed organizations and foundations across the country and developed a listing of organizations which do provide scholarships for persons with particular disabilities. Note that the amount of money from one of the disability scholarships may be token and ceremonial rather than substantial. Disability organization scholarships are generally $500 to $1000 per year.

In general, the best resource for all students, including those with disabilities, is the Financial Aid Officer at the colleges being considered. The Financial Aid Officer has been trained to understand and explain the complex system of Financial Aid. In addition, the Financial Aid Officer will be familiar with local, state, and private sources of funding, and able to tie these together with institutional resources to create the most advantageous financial aid package for the student.

However, any problems encountered in applying to a school, or in completing the financial aid application in a thorough and timely manner, could adversely effect the quality of any financial aid package for which a student may be eligible. Students may apply to and "shop" among several colleges for the most advantageous combination of academic excellence and financial aid available. Due to the lead times involved in the college/financial aid process, "smart shoppers" will begin the process of looking for a school, and preparing to apply for financial aid up to two years in advance of high school graduation.

Scholarship Search Services

Entrepreneurs in many cities have established scholarship search services businesses which have information about thousands of scholarships nationwide and which provide—for a fee—lists of those appropriate for individual clients. These services usually charge a fee ranging from $40 to $75, and can be found in the yellow pages or from a long distance information operator in various large cities (San Francisco, New York, Houston and others) under names such as Scholarship Information Service or Scholarship Search. As with any other service for which there is a fee, callers should request a written list of exactly what they will get for their investment and what has been the experience of the business in identifying scholarships for students with disabilities. In a telephone survey of such places in several cities, HEATH staff found that some are computerized, others are operated by individual researchers. None of the computerized search services contacted had specific descriptors for handicaps; thus the computer cannot list scholarships specifically intendedfor students with general or specific disabilities. The computer will, however, list funds available to students by geographical area, interest, school attending, professional, civic, or religious affiliations. Most of these services do not have a large database of disability-related information, but could prove a useful resource for some students. They often offer assistance (for an additional fee) in college selection and preparation of the financial aid application. The **National Scholarship Service and Fund for Negro Students** offers a free scholarship search to black students. Contact NSSFNS, 965 Martin Luther King, Jr. Drive, Northwest, Atlanta, GA 30314 phone (404) 577-3990.

Foundation Center

The **Foundation Center** with headquarters in Washington, DC and New York and cooperating collections in nearly 100 cities across the country can provide names of private foundations which donate money for particular activities or causes. The **Foundation Center** has a volume of listings called **Foundation Grants for Individuals** arranged in broad categories. It can be used there or purchased for $15. To find the address of the nearest cooperating collection call (800) 424-9836 toll free. (No information other than address can be given over the telephone.)

SELECTED RESOURCES

Toll Free Number (800) 333-4636 may be used by seekers of federal student financial aid information. Toll free calls from all 50 states and Puerto Rico can be made from 9 a.m. to 5:30 p.m. EST Monday through Friday. Callers will receive a recorded message and will be asked to remain on the line if they need additional information or if they have a specific question. Inquirers to HEATH and HEATH staff report that the information received from the toll free service is useful and staffed by knowledgeable people.

The Student Guide: Five Federal Financial Aid Programs (annual edition) is a Department of Education *booklet* which describes the federal student aid programs. It includes references to state sources of aid. The booklet is widely available in school and public libraries or can be ordered free from Federal Student Aid Programs, Department DEA-86, Pueblo, CO 81009. There is also a *cassette* version which is a telephone dialogue between a Department of Education information specialist and a visually impaired student. The cassette is available free by request from Federal Student Aid Information Center, PO Box 84, Washington, DC 20044, Attention: Student Aid Cassette.

Applying for Financial Aid is a four page newspaper developed by the American College Testing Service which covers the basic information which students and parents need to know. Sample calculations are provided as are sources of financial aid. **Applying for Financial Aid** is available in college financial aid offices or can be obtained by requesting it from ACT, 2201 North Dodge Street, PO Box 168, Iowa City, IA 52243.

Don't Miss Out: The Ambitious Student's Guide to Financial Aid (1989–90) is one of 12 new special focus guides produced regularly by Octameron Associates. This 101 page book is full of useful strategies and helpful hints as well as good solid planning information, and includes a brief section about students with disabilities. Others in the series cover academic scholarships, college grants, loans, cooperative education opportunities, admissions, campus visits, and transition from high school to college. **Don't Miss Out** is

available by prepaying $5. to Octameron Associates, PO Box 3437, Alexandria, VA 22302 (703) 823-1882 from where you can also request a brochure describing the whole series.

Planning Now for College Costs: A Guide for Families, (October 1987) prepared by Coopers & Lybrand for American Association of State Colleges and Universities, responds to the Tax Reform Act of 1986 and describes investment and savings strategies for families whose income may make them ineligible for traditional financial aid. This 28 page booklet is available by prepaying $3. to Early Planning, PO Box 2155, Washington, DC 20013.

How to Pay for Your Children's College Education (1988), by Gerald Krefetz for The College Board, incorporates the 1986 Tax Reform Act regulations to provide parents with practical advice. The 154 page book covers a range of sound financial management strategies for saving, investing, borrowing, and establishing credit for parents of teenagers as well as young children. There is an extensive glossary to clarify financial terms, appendixes providing an individual tax table, a gift tax table, an income tax rate schedule for trusts, and information on interest rates and yields. Available by prepaying $12.95 plus $2.95 handling charge to College Board, College Board Publications, Box 886, New York, NY 10101-0886.

Need A Lift? To Educational Opportunities, Careers, Loans, Scholarships, Employment (annual edition) is a publication of the American Legion covering sources of financial aid and the financial aid process. Special emphasis is given to programs for children of deceased or disabled veterans, but is designed to be of service to all students. The 119 page booklet contains sources of scholarships, cooperative education programs, and sources of career information. Available free from American Legion National Office, 1511 K Street, NW, Suite 540, Washington, DC 20005. (202) 861-2700.

The College Financial Aid Emergency Kit, (1989–90), by Joyce Lain Kennedy and Dr. Herm Davis, while not disability specific at all, is one of the clearest and most useful small booklets available on the subject of utilizing the regular financial aid system to full advantage. Basic terms are defined and needs for money immediately, soon, and in the future are addressed. Kennedy and Davis, who are especially experienced in clarifying all aspects of financial aid, describe ten steps to simplify the application process, alternative strategies for financing a college education, and numerous borrowing tips. Locating scholarships, grants, and other gifts are described as are several save-ahead plans for those who have a few years before the actual college or graduate school dollars are to be spent. A realistic list of suggested reading concludes this 40 page booklet. Available only by mail for $4.50 from Sun Features, Inc., Box 368, Cardiff, CA 92007.

Financial Aid for the Disabled and Their Families (1988–1989), by Gail Ann Schlachter and R. David Weber, promises to inform readers about the "hundreds of programs that have been established just for the disabled or members of their family." The book is a useful and comprehensive resource for librarians and counselors, but the book promises more than it really delivers. The book is well organized for use since it has chapters about financial aid for people with specific disabilities, and there are sections of each chapter for both undergraduate and graduate education, but entries are double and triple counted so as to inflate the total number of scholarships and other aids included. The book is available for $32.50 plus $2.50 for shipping and handling from Reference Service Press, 10 Twin Dolphin Drive, Suite B308, Redwood City, CA 94065.

Finding Financial Resources for Adult Learners: Profiles for Practice (1985) is published by the Office of Adult Learning Services of the College Board and serves as a resource book for adult learners not appropriately served by the traditional financial aid system. **Finding Financial Resources for Adult Learners: Profiles for Practice** is available for $8.95 from College Board Publications, Box 886, New York, New York, 10106.

Directory of Special Programs for Minority Group Members (1986), edited by Willis L. Johnson, lists employment opportunities, financial aid sources, and career information services for members of minority groups. Although the volume is not specifically for those with disabilities, HEATH staff suggests that some of our many callers who ask about financial aid may find it an important resource. This well-organized directory lists 1,700 general programs, 360 of which are sponsored by federal agencies. It summarizes minority student aid offered by 270 colleges and universities. Programs cited include scholarships, fellowships, and loans for college study; job training and retraining activities; summer employment and internship options; occupational information and career guidance assistance; and employment skills banks and talent bank services. Most programs listed are open to minority group members. Available by paying $22.50 plus $2.50 for postage and handling to Garrett Park Press, P.O. Box 190A, Garrett Park, MD 20896.

Financial Aid for Graduate & Professional Education (1989), fifth edition, by Patricia McWade, is a 14 page brochure which provides a comprehensive overview of the topic. How and when to apply, determining financial need, types of aid available, aid for special groups (although not very much information about disability), debt management, and consolidation are some of the topics covered. Contact information about related resources are included. Available by prepaying $1.95 to Peterson's, PO Box 2123, Princeton, NJ 08543-2123. (800) EDU-DATA.

Petersons's Grants for Graduate Students (1989–90), second edition, by Editors John H. Wells and Amy J. Goldstein, lists and fully describes a

diverse collection of nearly 700 scholarships and grants usable at the graduate level for the study of nearly every discipline. Well indexed, the 300 page guide provides practical tips as well as specific details about each award. Available in libraries or may be ordered by prepaying $34.95 from Peterson's, PO Box 2123, Princeton, NJ 08543-2123. (800) EDU-DATA.

October 1989. Updated by Rhona C. Hartman from material prepared by Jay Brill with assistance from the staff of the American Council on Education.

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PRE-COLLEGE FINANCIAL AID CHECKLIST

During the Junior year of High School

☐ Complete the college pre-selection process.

☐ Investigate financial aid opportunities with your high school counselor.

☐ Write to college(s) of your choice for application and financial aid forms.

☐ Begin the application process with Vocational Rehabilitation and/or Social Security.

☐ If you are involved in Special Education services at your high school, be sure that your Individual Educational Plan (IEP) includes your academic and vocational goals.

☐ Collect information and document expenses for completing the financial aid forms.

By the Senior year of High School

☐ Obtain the appropriate financial aid form for the schools to which you are applying from your high school counselor. Using the expense information collected during the last year, and the current year's estimated income tax information. Complete the FAF, AFSA or FFS.

☐ Mail the appropriate financial aid form as soon as possible after January 1, since forms postmarked before then do not count. (Be sure to check application deadline for each school to which you plan to apply.)

☐ Complete and return to the college(s) all application materials and the college's financial aid form by the date indicated on the form (usually February/March).

☐ Keep track of the date on which you sent in the financial aid forms. You should receive an acknowledgment of receipt of the form within six weeks and a Student Aid Report(SAR) within six weeks of the acknowledgment. If you have not received any response within eight weeks, call the Student Aid center at the number listed on aid form or institutional booklet.

☐ When the SAR arrives, send it to the financial aid offices of the colleges on your list.

☐ Keep in touch with the college financial aid office during the course of the application process to verify that they have received your SAR and that they are processing your aid package.

☐ If you are a VR client, be sure that your counselor is in touch with the financial aid offices at the colleges(s) on your list. **Be on time and accurate in filling out the application forms. If possible, have a third party read them and check for accuracy. Keep at least one photocopy of each completed form for your own record in case problems arise.**

HEATH RESOURCE CENTER

national clearinghouse on postsecondary education for individuals with handicaps

HEATH is an acronym for **H**igher **E**ducation and **A**dult **T**raining for people with **H**andicaps. The HEATH Resource Center operates under legislative mandate to collect and disseminate information nationally about disability issues in postsecondary education. Funding from the United States Department of Education enables the Center to increase the flow of information about postsecondary options, educational support services, policies, and procedures appropriate for those with disabilities who have left high school.

As the national clearinghouse on postsecondary education for individuals with handicaps, the HEATH Resource Center is designed to:

- make known the educational and training opportunities available in whatever setting adults who have handicaps may choose to continue their education after high school;
- promote the types of accommodations which enable full participation by people with disabilities in regular, as well as specialized, postsecondary programs;
- recommend strategies which enable those with handicaps to pursue education after high school in the least restrictive and most productive environment possible.

To accomplish these goals, HEATH has an extensive publication program, a toll-free telephone service, and a professional staff which participates in a strong network of colleagues across the country.

Information from HEATH, a newsletter published twice a year and distributed nationally, is free of charge to subscribers. The newsletter highlights campus programs, provides information about new or pending legislation, and offers reviews of new publications and other media products. HEATH resource papers, monographs, guides, and directories focus on disability-related issues as they emerge on college campuses, vocational-technical training schools, adult education programs, independent living centers, and in other community-based training programs. Single copies of HEATH publications are free and may be reproduced. Most are available by request on audiocassette tape or computer disk.

The toll-free telephone line enables postsecondary administrators and service providers, teachers and instructors, high school and vocational rehabilitation counselors, govenmental officials librarians, health professionals, journalists, as well as those with disabilities and their families to make inquiries directly to HEATH staff.

Participation by HEATH staff in national, regional, and statewide conferences and training workshops has led to the development of a national network of professionals across the nation. This network enables staff to suggest speakers, access options, audiovisual materials, and other resources to enhance such meetings.

HEATH staff can be reached Monday–Friday, 9 a.m.–5 p.m. Eastern Time at **(800) 544-3284;** or, in the Washington, DC metropolitan area, at **(202) 939-9320;** both lines are Voice/TDD.

Inquiries may also be mailed to HEATH at One Dupont Circle, Suite 800, Washington, DC 20036. Inquiries will receive prompt attention.

Higher Education and Adult Training for people with Handicaps (HEATH) is a program of the American Council on Education.

James J. Whalen, *Board Chair*, ACE
President, Ithaca College
Robert H. Atwell, *President*, ACE

HEATH PUBLICATIONS LIST

The HEATH Resource Center operates the national clearinghouse on postsecondary education for individuals with handicaps. *HEATH* is an acronym for Higher Education and Adult Training for people with Handicaps. Support from the United States Department of Education enables the Center, a program of the American Council on Education, to serve as an information exchange about educational support services, policies, procedures, adaptations, and opportunities on American campuses, vocational-technical schools, adult education programs, independent living centers, and other training entities after high school. The Center gathers and disseminates this information so that people with disabilities can develop their full potential through postsecondary education and training if they choose.

RESOURCE PAPERS

____ Access to the Science and Engineering Lab and Classroom
____ Career Planning and Placement Strategies
____ Cost Effective Ideas (for administrators)
____ Education Beyond High School — the Choice is Yours
____ Education for Employment (vocational education)
____ Financial Aid for Students with Disabilities
____ Head Injury Survivor on Campus: Issues and Resources
____ Hearing Impaired Students in Postsecondary Education
____ Learning Disabled Adults in Postsecondary Education
____ Make the Most of Your Opportunities
____ Measuring Student Progress in the Classroom
____ Opportunities After High School for Persons who are Severely Handicapped
____ Strategies for Advising Disabled Students
____ Vocational Rehabilitation Services — a Student Consumer's Guide
____ Young Adults with Learning Disabilities and Other Special Needs: Guide for Selecting Postsecondary Transition Programs

OTHER PUBLICATIONS

____ College Freshmen with Disabilities: Preparing for Employment
____ ✚HEATH Brochure
____ ✚HEATH Resource Directory
____ ✚How to Choose A College: Guide for the Student with a Disability
____ Newsletter back issues as available
____ Newsletter Subscription
____ Resources for Adults with Learning Disabilities

Single copies of *HEATH* resource papers are free to those who request them. Permission to duplicate *HEATH* materials is not necessary and is definitely encouraged.

Is there a topic about which you need specific information which is not listed here? Contact *HEATH* staff, who may be able to select the information you need from the *HEATH* Library, Topic File, or Campus Resource File.

SPECIAL RESOURCES

Multiple copies of the ✚ starred publications may be ordered on a cost recovery basis. For details call *HEATH* toll-free at (800) 544-3284 or 939-9320 in the Washington, DC metro area.

ALTERNATE MEDIA

Current *HEATH* publications are available on cassette from *HEATH* or through the Martin Luther King Regional Library (Washington, DC), a unit of the National Library Service for the Blind and Physically Handicapped.
Please send Audio Cassette ____

HEATH materials are also available in computer media for MS-DOS compatible or Macintosh computers.

Computer Media: ___ MS-DOS. ___ Macintosh
(Please enclose a blank 5 1/4" or 3 1/2" DD/DS diskette.)

Please mail back to HEATH Resource Center, One Dupont Circle, Suite 800, Washington, DC 20036-1193. SpecialNet users may order directly to HEATH.ACE. CompuServe subscribers may order via Easyplex ID 73257,14.

Name _____

Address _____

_____

_____

City State Zip

Check the one that best describes you.
__ Person with a disability __ Advocate
__ Parent __ Teacher/Instructor
__ Administrator __ Counselor
__ Other (specify) _____

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